

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William M. Harnsberger  
Teresa J. Harnsberger  
Debtors

Case No. 14-00021-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db/jdb William M. Harnsberger, Teresa J. Harnsberger, 1024 Chestnut Place,  
Hummelstown, PA 17036-9477  
4454194 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
4428732 +Bill Me Later, PO BOX 105658, Atlanta, GA 30348-5658  
4428733 Boscov's, Capital One, P.O. Box 30253, Carol Stream, IL 60197  
4428735 +Chase Home Mortgage, P.O. Box 24696, Columbus, OH 43224-0696  
4428737 +Country Lane, P.O. Box 14517, Des Moines, IA 50306-3517  
4489464 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009  
4428741 +PSECU, PO Box 67012, Harrisburg, PA 17106-7012  
4431071 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
4428745 +RBS Citizens NA, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4428730 +EDI: AMEREXP.COM Sep 05 2018 22:58:00 American Express, P.O. Box 981537,  
El Paso, TX 79998-1537  
4428731 EDI: AMEREXP.COM Sep 05 2018 22:58:00 American Express, P.O. Box 2855,  
New York, NY 10116-2855  
4485438 EDI: BECKLEE.COM Sep 05 2018 22:58:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4428734 +EDI: CHASE.COM Sep 05 2018 22:58:00 Chase, PO BOX 15298, Wilmington, DE 19850-5298  
4428736 +EDI: CITICORP.COM Sep 05 2018 22:58:00 CitiCards, 701 E. 60th St. N.,  
Sioux Falls, SD 57104-0432  
4433612 EDI: DISCOVER.COM Sep 05 2018 22:58:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4428738 EDI: RMSC.COM Sep 05 2018 22:58:00 HH Gregg, P.O. Box 965036, Orlando, FL 32896-5036  
4428739 EDI: CITICORP.COM Sep 05 2018 22:58:00 Home Depot, P.O. Box 6497,  
Sioux Falls, SD 57117-6497  
4428740 +EDI: RMSC.COM Sep 05 2018 22:58:00 Lowe's, PO Box 965005, Orlando, FL 32896-5005  
4480719 EDI: PRA.COM Sep 05 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4428742 +E-mail/Text: bankruptcynotices@psecu.com Sep 05 2018 18:55:38 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013  
4428744 +EDI: RMSC.COM Sep 05 2018 22:58:00 QVC, PO Box 965005, Orlando, FL 32896-5005  
4443964 EDI: Q3G.COM Sep 05 2018 22:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
4428746 EDI: CHASE.COM Sep 05 2018 22:58:00 TJ Max, Cardmember Service, PO Box 15325,  
Wilmington, DE 19886-5325  
4444416 EDI: WFFC.COM Sep 05 2018 22:58:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4428743\* PSECU, PO Box 67013, Harrisburg, PA 17106-7013

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com  
James M Bach on behalf of Debtor 2 Teresa J. Harnsberger JMB@JamesMBach.com,  
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com  
James M Bach on behalf of Debtor 1 William M. Harnsberger JMB@JamesMBach.com,  
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com  
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 William M. Harnsberger  
First Name Middle Name Last Name

Debtor 2 Teresa J. Harnsberger  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-00021-HWV**

Social Security number or ITIN **xxx-xx-6364**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN **xxx-xx-1893**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

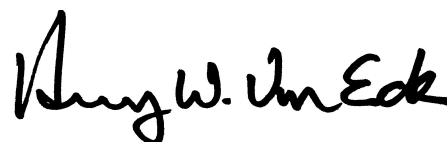
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William M. Harnsberger

Teresa J. Harnsberger  
fka Teresa J. Triscik

By the  
court:

September 5, 2018Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**